

P 1/26/06 8:50:57  
BK 112 PG 525  
DESDOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

## SPECIFIC POWER OF ATTORNEY

[Space Above This Line For Recording Data]

Return To:

O'BRIEN LAW FIRM, LLC  
1000 Goodman Rd. East-Suite 1  
Southaven, MS 38671

Prepared By:

(662) 349-3339

20050755

Case #:

Escrow/Closer #:

Doc ID #:

KNOW ALL MEN BY THESE PRESENTS, that I,  
FRED L. ZUMMACH

130 WOODSTOCK WAY  
LEXINGTON, SC 29073

FHA/VA/CONV  
Specific Power of Attorney  
1U015-XX (05/01)(d)

Page 1 of 4

Initials: *FZ*



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*EBrien*

*5*

herewith nominate, constitute and appoint

Judi L Youngblood

my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

whose address is

3254 IVY LANE

HERNANDO, MS 38632

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

FHA/VA/CONV

Specific Power of Attorney

1U015-XX (05/01)

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Initials:

*JLY*

I also authorize my attorney-in-fact, when appropriate, to execute in my name and behalf, such papers and documents as may be required to obtain and consummate a mortgage loan guaranteed and/or insured by the Department of Veterans Affairs (VA), and to execute such documents as may be required by VA, including but not limited to documents necessary to utilize my VA eligibility for a home loan, and to execute loan settlement statements, certification of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

Purchase price: \$250,000.00

Amount of Loan: \$258,250.00

Down Payment: \$0.00

Term of Loan: 30 years

Approximate monthly principal & interest payment:

\$1,507.08

Amount of Guaranty Entitlement: \$75,000.00

I approve the purchase of the above described property which I intend to occupy as my home and I hereby authorize my attorney-in-fact to mortgage the above property.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to JUNE 12, 2006, shall be revoked.

FHA/VA/CONV  
Specific Power of Attorney  
1U015-XX (05/01)

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Initials: 773

Signed this 22 day of December, 2005

~~Brenda Day Jones~~

~~NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: Sept 6, 2008  
BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

12/22/05

Frederick L. Gumm  
[Principal Signature]

**WARNING: THIS FORM MUST BE NOTARIZED**

STATE OF: MISSISSIPPI

COUNTY OF: DESOTO

Personally appeared before me, the undersigned authority in and for the said  
County and State, on the 22 day of December, 2005,

Within my jurisdiction the within named

Fred L. Zummach, who acknowledged that

(he) (she) (they) executed the above and forgoing instrument.

Deanna Christian Bicknell  
NOTARY PUBLIC

